

In the claims.

1. (Original) A system for operating a discount debit card plan for processing of an eCard holder transaction by using a discount plan provider system responsive to a merchant's eCard holder related transaction data, crediting the merchant with the transaction amount reduced by a merchant discount and debiting the eCard holder with the transaction amount reduced by an eCard holder discount, and crediting the difference between the merchant discount and the card holder discount as at least one fee to the discount debit card plan provider or its affiliates, comprising, a discount debit plan provider terminal containing data indicative of a discount debit card plan for use by participating merchants and for application to transactions with a discount debit plan provider's authorized eCard; a participating merchant terminal with merchant identifying data; said discount debit plan provider eCard with eCard data, including eCard holder identifying data; a telecommunications network connecting said discount debit plan provider terminal and said merchant terminal for transmitting data between said terminals; said merchant terminal responsive to said eCard data and to transaction data related to a transaction made between said participating merchant and said eCard holder for transmitting said transaction data to said discount debit plan provider's terminal; said discount debit plan provider's terminal responsive to said transaction data for crediting said merchant's account with a merchant's discounted amount represented by said full transaction amount reduced by said participating merchant's discount and debiting said eCard holder's account with a eCard holder's discounted amount represented by said transaction amount reduced by said eCard holder's discount.

2.(Original) The system of claim 1, and wherein said discount debit plan provider's terminal credits a difference between said participating merchants discounted amount and said eCard holder's discounted amount as at least one fee to said discount debit plan provider or its affiliates.

3. (Original) The system of claim 1, wherein, said discount debit plan provider's terminal is responsive to said transaction data for crediting said merchant and for debiting a source account of fungible funds for the amount credited to said merchant and for replenishing said source account from at least a part of said amount debited to said eCard holder's account.

4. (Original) The system of claim 3, wherein said debiting of said source account is made without identification of a respective eCard holders funds placed in said source account.

Claim 5 (Currently Amended) The system of claim 1, including an eCard containing data related to said discount debit card plan; said merchant terminal responsive to said eCard, for transmitting to said discount debit plan provider's terminal, merchant identifying data for entry into said discount debit plan provider's terminal.

6. (Original) The system of claim 5, wherein said eCard includes sample transaction data and said discount debit plan provider's terminal, responsive to transaction data indicative of said sample transaction, denies the participating merchant credit for said sample transaction.

7. (Original) The system of claim 5, wherein, said discount debit plan provider's terminal, responsive to said merchant identifying data, registers said merchant as said participating merchant in said discount debit card plan.

8. (Original) The system of claim 1, wherein said telecommunications network connects said discount debit plan provider's terminal to said participating merchant through an eCard company terminal; said eCard company terminal responsive to said transaction data, transmits said transaction data to said discount debit plan provider's terminal.

9. (Original) The system of claim 8, wherein said eCard company terminal responsive to said transaction data from said participating merchant's terminal, transmits data authorizing said transaction to said participating merchant's terminal.

10.(Original) A method of operating a discount debit card plan for processing of an eCard holder transaction by using a discount plan provider system responsive to a merchant's eCard holder related transaction data, crediting the merchant with the transaction amount reduced by a merchant discount and debiting the card holder with the transaction amount reduced by an eCard

holder discount, and crediting the difference between the merchant discount and the card holder discount as at least one fee to the discount debit card plan provider or its affiliates, comprising the steps of, connecting into a telecommunications network a discount debit plan provider terminal containing data indicative of a discount debit card plan for use by participating merchants and for application to transactions with a discount debit plan provider's authorized eCard; connecting into said telecommunications network, a merchant terminal with merchant identifying data; including in said eCard, eCard data eCard holder's identifying data; transmitting said transaction data to said discount debit plan provider's terminal from said merchant terminal, responsive to said eCard data and to transaction data related to a transaction made between said participating merchant and said eCard holder; responsive to said transaction data, crediting said merchant's account with a merchant's discounted amount represented by said full transaction amount reduced by said participating merchant's discount and debiting said eCard holder's account with a eCard holder's discounted amount represented by said transaction amount reduced by said eCard holder's discount.

11.(Original) The method of claim 10, including the steps of, crediting a difference between said participating merchant's discount and said eCard holder's discounted amount as at least one fee to said discount debit plan provider or its affiliates.

12. (Original) The method of claim 10, including the steps of, responsive to said transaction data, crediting said merchant and debiting a source account of fungible funds for the amount credited to said merchant and replenishing said source account from at least a part of said amount debited to said eCard holder's account.

13. (Original) The method of claim 12, wherein said step of debiting of said source account is made without identification of a respective eCard holders funds placed in said source account.

14. (Original) The method of claim 10, including the step of including within an eCard, data related to said discount debit card plan; and transmitting to said discount debit plan provider's

terminal, merchant identifying data for entry into said discount debit plan provider's terminal.

15.(Original) The system of claim 14, including the steps of including within said eCard, sample transaction data; transmitting from said merchant's terminal, data indicative of said sample transaction, receiving at said discount debit plan provider's terminal said data indicative of said sample transaction; and responsive to said data indicative of said sample transaction, denying said the participating merchant credit for said sample transaction.

16. (Original) The method of claim 14, including the step of registering said merchant as a participating merchant in said discount debit card plan, responsive to said merchant identifying data.

17. (Original) The method of claim 10, including the steps of connecting said discount debit plan provider's terminal to said participating merchant through an eCard company terminal; and transmitting said transaction data to said discount debit plan provider's terminal from said eCard company terminal.

18. (Original) The method of claim 17, including the steps of transmitting data authorizing said transaction to said participating merchant's terminal, responsive to said transaction data from said participating merchant's terminal.

Claims 19 to 27 (Cancelled)

28 (New). A system for operating a discount debit card plan for processing of an eCard holder transaction by using a discount plan provider system responsive to a eCard holder related transaction data, crediting a merchant with the transaction amount reduced by a merchant discount and debiting the card holder with the transaction amount reduced by an eCard holder discount, and crediting the difference between the merchant discount and the card holder discount as at least one fee to the discount debit card plan provider or its affiliates, comprising,

means for storing and for processing data indicative of a discount debit card plan;

means for storing eCard holder identifying data;

means for the transmission and reception of data;

means for storing participating merchant identifying data and for processing transaction data indicative of a transaction with said means for storing eCard holder identifying data;

said means for storing and processing data indicative of a discount debit card plan, for processing said transaction data for said transaction with said eCard holder and said participating merchant, including a transaction amount, said participating merchant identifying data, and said eCard holder data;

said means for the transmission and reception of data for connecting said means for storing and for processing data indicative of a discount debit card plan and said means for storing participating merchant identifying data, for transmission of said transaction data to said means for storing data and for processing data, indicative of a discount debit card plan;

said means for storing and for processing data indicative of a discount debit card plan for crediting a participating merchant's account with a participating merchant's discounted amount represented by said transaction amount reduced by a participating merchant discount, and for debiting said eCard holder's account with an eCard holder's discounted amount represented by said transaction amount reduced by an eCard holder discount.

29 (New). The system of claim 28, wherein said means for storing and for processing data indicative of a discount debit card plan includes means for crediting a difference between said participating merchant's discounted amount and said eCard holder's discounted amount.

30 (New). The system of claim 29, wherein, said means for storing and for processing data indicative of a discount debit card plan includes means for crediting said participating merchant account from a source of fungible funds and for replenishing said source of fungible funds from at least a part of said eCard holder's discounted amount..

31 (New) The system of claim 28, including means for storing sample transaction eCard holder identifying data, said means for storing and for processing data indicative of a discount debit card plan, for processing sample transaction data for a sample transaction with said sample eCard holder and said participating merchant.

32. (New) The system of claim 31, wherein said means for storing and for processing data indicative of a discount debit card plan, includes means to deny the said participating merchant, credit for said sample transaction.

33. (New)The system of claim 32, wherein, said means for storing and processing data indicative of a discount debit card plan, includes means for processing said sample transaction data for registering said merchant as a participating merchant in said discount debit card plan.

34. (New) The system of claim 30, wherein said means for crediting said participating merchant account from a source of fungible funds and for replenishing said source of fungible funds from at least a part of said eCard holder's discounted amount, includes said means for debiting said eCard holder's account with an eCard holder's discounted amount represented by said transaction amount reduced by an eCard holder discount.